

**UNITED STATES BANKRUPTCY COURT**  
District of Massachusetts

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/23/04.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office is prohibited from giving legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) and address):

Joaquim Teixeira  
aka Jack Teixeira  
94 Hunter St.  
Fall River, MA 02721

Jennifer Lynn Teixeira  
aka Jennifer Reedy  
94 Hunter St.  
Fall River, MA 02721

Case Number:  
04-19501

Social Security/Taxpayer ID Nos.:  
xxx-xx-9833  
xxx-xx-4386

Attorney for Debtor(s) (name and address):

Anthony C. Bucacci  
Bucacci & Simonian, P.C.  
154 N. Main St  
Fall River, MA 02720  
Telephone number: (508) 674-6000

Bankruptcy Trustee (name and address):

David B. Madoff  
Madoff & Khoury LLP  
124 Washington Street - Suite 202  
Foxborough, MA 02035  
Telephone number: 508-543-0040

**Meeting of Creditors:**

Date: **January 5, 2005**

Time: **01:30 PM**

Location: **Brockton Federal Office Building, 166 Main Street, 1st Floor, Brockton, MA 02401**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 3/7/05**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

U. S. Bankruptcy Court  
10 Causeway Street  
Room 1101  
Boston, MA 02222  
Telephone number: 617-565-6054

**For the Court:**

Clerk of the Bankruptcy Court:  
James M. Lynch

Hours Open: Monday - Friday 8:30 AM - 5:00 PM  
On-Line: [www.mab.uscourts.gov](http://www.mab.uscourts.gov)

Date: 11/29/04

**EXPLANATIONS**

FORM B9A (12/03)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Abandonment of Estate Property	Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. § 554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within ten (10) days from the date first scheduled for the meeting of creditors.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office is prohibited from giving legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0101-1  
Case: 04-19501

User: admin  
Form ID: b9aauto

Page 1 of 1  
Total Served: 39

Date Rcvd: Nov 29, 2004

The following entities were served by first class mail on Dec 01, 2004.

db +Joaquim Teixeira, 94 Hunter St., Fall River, MA 02721-1219  
jdb +Jennifer Lynn Teixeira, 94 Hunter St., Fall River, MA 02721-1219  
aty +Anthony C. Bucacci, Bucacci & Simonian, P.C., 154 N. Main St, Fall River, MA 02720-2127  
tr +David B. Madoff, Madoff & Khoury LLP, 124 Washington Street - Suite 202,  
Foxborough, MA 02035-1368  
smg +COMMONWEALTH OF MASSACHUSETTS, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,  
19 STANIFORD STREET, BOSTON, MA 02114-2502  
smg +MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9454, BOSTON, MA 02209-9454  
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013  
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575, BOSTON, MA 02203  
ust +John Fitzgerald, Office of the US Trustee, 10 Causeway Street, Boston, MA 02222-1043  
153877763 +AT & T UNIVERSAL CARD, PO BOX 8208, SOUTH HASENSACK, NJ 07606-8208  
153877764 +ATTORNEY MARK KARSNER, 128 DEAN STREET, TAUNTON, MA 02780-2762  
153877766 +CAROL BENNETT, THE RAWLINGS COMPANY LLC, P.O. BOX 740027, LOUISVILLE, KY 40201-7427  
153877767 +CHARLTON ANESTHESIA GRPUP. INC., C/O SALISBURY ASSOC., 340 MAIN STREET,  
WORCESTER, MA 01608-1604  
153877768 +CHARLTON MEMORIAL HOSPITAL, 363 HIGHLAND AVE, FALL RIVER, MA 02720-3700  
153877769 +CHASE, PO BOX 15583, WILMINGTON, DE 19886-0001  
153877770 +COASTAL ORTHOPAEDIC INS, 235 HANOVER STREET, FALL RIVER, MA 02720-5246  
153877771 +DARTMOUTH MEDICAL EQUIPT, 471 UNION STREET, NEW BEDFORD, MA 02740-3564  
153877773 +DR MEDICAL LLC, PO BOX 55849, BOSTON, MA 02205-5849  
153877775 +FALL RIVER MUNICIPAL CRED, 333 MILIKIN BLVD., FALL RIVER, MA 02721-1603  
153877776 +FALL RIVER MUNICIPAL CREDIT UNION, 333 MILIKIN BLVD., FALL RIVER, MA 02721-1603  
153877778 +GATEWAY CREDIT PLAN, PG BOX 9025, DES MOINES, IA 50368-0001  
153877779 +GMAC, PO BOX 5360, MANCHESTER, NH 03108-5360  
153877780 +GORDONS JEWELERS, PO BOX 9025, DES MOINES, IA 50368-0001  
153877781 +JC PENNEY, PO BOX 981131, EL PASO, TX 79998-1131  
153877782 +METROPOLITON INSURANCE, SUBROGATION DEPT., 700 QUAKER LANE, P.O. BOX 668,  
WARWICK, RI 02887-0668  
153877783 +METROPOLITON LIFE, P.O. BOX 1205, TEWKSBURY, MA 01876-0905  
153877785 +RESPONSE AMBULANCE SERVIC, PO BOX 79597, NORTH DARTMOUTH, MA 02747-0988  
153877786 +RETAIL SERVICES, PO BOX 17298, BALTIMORE, MD 21297-1298  
153877787 +SANTO CHRISTO FED. CREDIT, 149 COLUMBIA ST, FALL RIVER, MA 02721-1396  
153877788 +SOUTHCOAST HOSPITALS, PO BOX 11357, BOSTON, MA 02211-0001  
153877789 +SOUTHCOAST HOSPITALS GROU, 363 HIGHLAND AVENUE, FALL RIVER, MA 02720-3703  
153877790 +STUART ALLAN AND ASSOC., 5447 E 5TH STREET, STE 110, TUCSON, AZ 85711-2345  
153877791 +UT RADIOLOGY, 1 VILLAGE SQ., CHELMSFORD, MA 01824-2744

The following entities were served by electronic transmission on Nov 30, 2004 and receipt of the transmission was confirmed on:

153877763 +EDI: CITICORP.COM Nov 30 2004 01:42:00 AT & T UNIVERSAL CARD, PO BOX 8208,  
SOUTH HASENSACK, NJ 07606-8208  
153877765 +EDI: CAPITALONE.COM Nov 30 2004 01:42:00 CAPITAL ONE, P.O. BOX 85147,  
RICHMOND, VA 23276-0001  
153877772 +E-mail: mrdiscen@discoverfinancial.com Nov 30 2004 02:33:24 DISCOVER, PO BOX 15251,  
WILMINGTON, DE 19886-0001  
153877774 +EDI: WTRWFNNB.COM Nov 30 2004 01:41:00 EXPRESS, PO BOX 659728, SAN ANTONIO, TX 78265-9728  
153877777 +EDI: MAYSTORES.COM Nov 30 2004 01:42:00 FILENES, P.O. BOX 94868, CLEVELAND, OH 44101-4868  
153877784 +EDI: PROVID.COM Nov 30 2004 01:42:00 PROVIDIAN, PO BOX 9539, MANCHESTER, NH 03108-9539  
153877792 +EDI: WTRWFNNB.COM Nov 30 2004 01:41:00 VICTORIAS SECRET, PO BOX 659728,  
SAN ANTONIO, TX 78265-9728

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2004

Signature:

